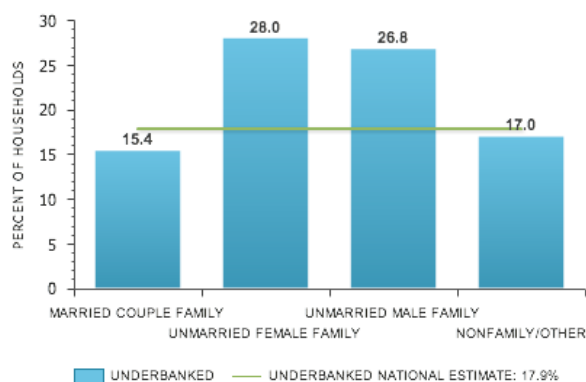


KEY OVERALL  
FINDINGS

Family households for which the householder is an unmarried female or unmarried male are considerably more likely than married couple family households to be underbanked. About 28 percent of unmarried female family households and 27 percent of unmarried male family households are underbanked, compared with 15.4 percent of households with a married couple present.

ADDITIONAL KEY  
UNBANKED FINDINGSADDITIONAL KEY  
UNDERBANKED FINDINGS

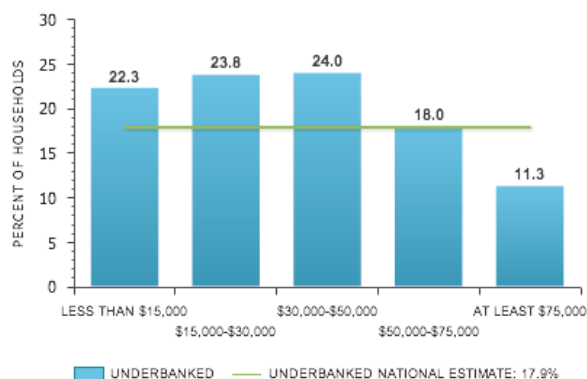
## HOUSEHOLDS THAT ARE UNDERBANKED BY HOUSEHOLD TYPE



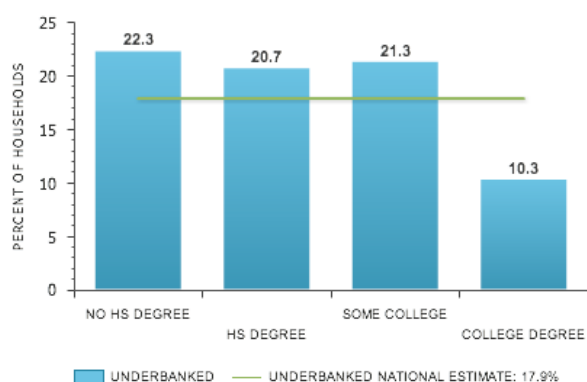
Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

The underbanked rate declines with age of the householder but is more evenly distributed across most educational and income groups. For example, middle-income households (those with annual income between \$30,000 and \$50,000) are about as likely as lower-income households (those with annual income below \$30,000) to be underbanked. The proportion of underbanked households is considerably lower among the highest education level of the householder (at least college degree) and the highest income group (at least \$75,000).

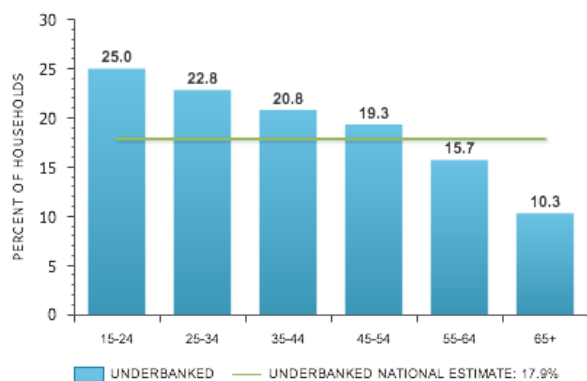
#### HOUSEHOLDS THAT ARE UNDERBANKED BY INCOME



#### HOUSEHOLDS THAT ARE UNDERBANKED BY EDUCATIONAL LEVEL



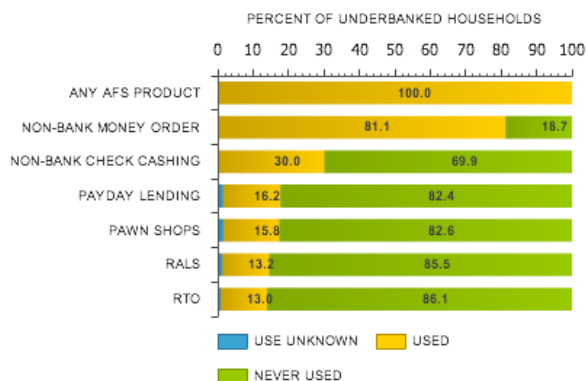
#### HOUSEHOLDS THAT ARE UNDERBANKED BY AGE



Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

The alternative financial services (AFS) products used most frequently by underbanked households are non-bank money orders (an estimated 81.1 percent of underbanked use money orders) and check-cashing (30.0 percent) transaction services. Underbanked households also use payday lenders (16.2 percent), pawn shops (15.8 percent), RTO services (13.0 percent), and RALs (13.2 percent) for credit services from non-banks.

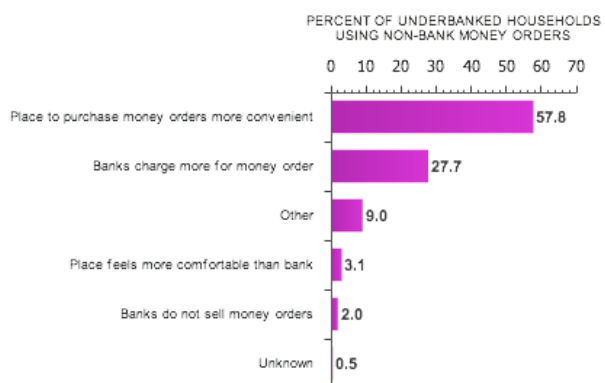
## SPECIFIC AFS PRODUCTS USED BY UNDERBANKED HOUSEHOLDS



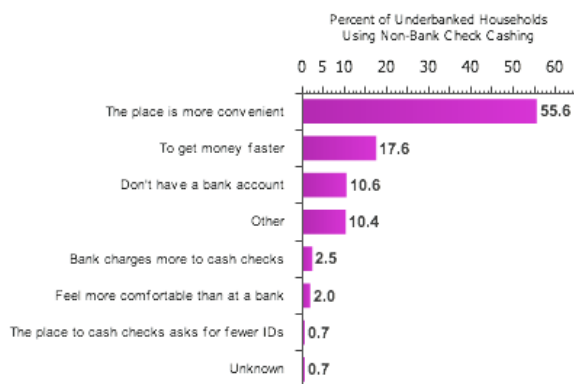
Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

The survey data indicate that the majority of underbanked households that go to nonbanks for money orders and check cashing do so primarily for convenience. Speed and cost were also reasons underbanked households use these non-bank transaction services.

## REASONS UNDERBANKED HOUSEHOLDS USE NON-BANK MONEY ORDERS



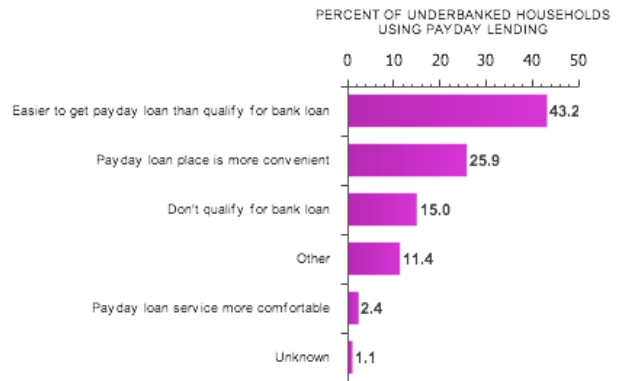
## REASONS UNDERBANKED HOUSEHOLDS USE NON-BANK CHECK CASHING



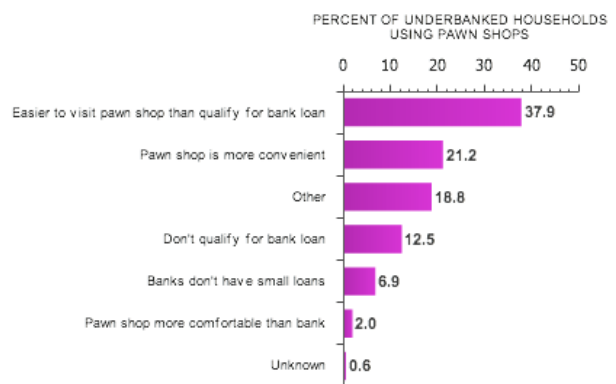
Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

Many underbanked households that use payday loans or pawn shops rather than banks for credit services do so primarily because it is easier to qualify for a loan from the alternative financial services (AFS) provider or because it is more convenient.

## REASONS UNDERBANKED HOUSEHOLDS USE PAYDAY LENDING



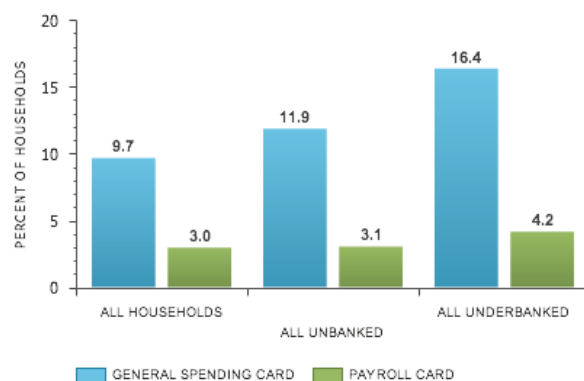
## REASONS UNDERBANKED HOUSEHOLDS USE PAWN SHOPS



Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

Approximately 16 percent of underbanked households have used a general spending prepaid card and an estimated 4.2 percent receive their income through a payroll card.

## USE OF GENERAL SPENDING CARDS AND PAYROLL CARDS BY UNBANKED AND UNDERBANKED HOUSEHOLDS



Differences may or may not be statistically significant. Refer to the [Full Report](#) and [Executive Summary](#) for more data details and notes.

Households are identified as unbanked if they answered “no” to the question, “Do you or does anyone in your household currently have a checking or savings account?” Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

The demographic characteristics of a household are taken to be those of the owner or renter of the home (i.e., “householder”), unless the demographic characteristic is one defined at the household level, such as income or household type.

Refer to Appendix D of the full report, [FDIC Technical Notes](#) for definitions of race/ethnicity, family household, and other terms used in this table.

Differences within groups may or may not be statistically significant.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

NA = Not applicable because the sample size was too small to make an accurate estimate.

\* = Very few sample respondents (in some cases zero) in the category reported the banking status indicated. The banking status estimate for the universe of households in this demographic category is estimated to be close to zero.